eTiQa
Life Insurance

PRODUCT DISCLOSURE SHEET	Etiqa Life Insurance Berhad ("We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to take up the Etiqa Term Plus. Be sure to also read the general terms and conditions.	**Etiqa Term Plus**
	<Date>

1. What is this product about?

Etiqa Term Plus is a term insurance plan that provides death, and Total and Permanent Disability (TPD) benefits up to age 70 years old. An additional sum insured is payable if death or TPD is due to an accident.

2. What are the covers / benefits provided?

No.	Coverage/ Benefit	Benefit Description
1.	Death Benefit	On death of the life insured, the sum insured of RM<sum insured> is payable. Note: a) On death due to non-accidental cause within 1 year from the policy issue date, the death benefit payable is, refund of the total premium paid under the policy. b) The policy will be terminated on the payment of the death benefit, with no other benefits payable thereafter.
2.	Total and Permanent Disability (TPD) Benefit	On TPD of the life insured, the sum insured of RM <sum insured> is payable. Note: a) On TPD due to non-accidental cause within 1 year from the policy issue date, the TPD benefit payable is, refund of the total premium paid under the policy. b) The policy will be terminated on the payment of the TPD benefit, with no other benefits payable thereafter.
3.	Accidental Benefit	**Accidental Death:** 1) On death of the life insured due to an accident, additional 100% of the sum insured is payable, on top of death benefit. 2) Should death of the life insured due to an accident while in overseas, additional 200% of the sum insured is payable, on top of death benefit. Note: Overseas accidental death benefit only covers up to 90 consecutive days per trip. If the accidental death occurs 90 days later while overseas, the amount payable is limited to only additional 100% of the sum insured. **Accidental TPD:** On TPD of the life insured due to an accident, additional 100% of the sum insured is payable, on top of TPD benefit.

Reminder: Please refer to the sales illustration for the sum insured, term of coverage and premium payment term details of your policy. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Us or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The estimated first year premium that you have to pay is RM <premium>. The policy term and premium paying term is <term> years.

The premium indicated is based on your attained age (age next birthday) at the commencement date and it varies in accordance to your attained age at the prevailing policy year. Premium rates are not guaranteed and We reserve the right to revise the premium rates by giving 3-months prior notice.

All premium (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premium.

4. **What are the fees and charges that I have to pay?**

   Policy related expenses such as management expenses including RM10 stamp duty, have been incorporated in your total premium. There is no commission charged on this plan.

5. **What are some of the key terms and conditions that I should be aware of**?

   a) Importance of Disclosure – To help Us making the right decision in accepting the risk and determining the rates and terms of your policy, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the policy, a claim not being paid, or terms and conditions of the policy being changed.

   b) Grace Period - The additional period of time that is provided for you to pay the premium due. The grace period under this policy is 31 days from the date the premium is due. Your policy will be lapsed, if a premium due is not received within the grace period.

   c) Free Look Period - You have the right to cancel the policy with written instruction to Us within 15 days after the policy has been received by you. We will then refund you the total premiums received. For request of cancellation of the principal life insured's policy under a family package within the free look period, We shall terminate this policy and refund the total premiums received under the family package. The policy will be deemed to be received by Us on the date it is personally delivered, the date of posting if sent to Us by registered post, or on the date of transmission if electronically transmitted.

   d) Family Package – Termination of the principal life insured's policy will also cease the coverage of other family members' policy under the family package.

   Note: This list is non-exhaustive. Please refer to the policy for the full terms and conditions.

6. **What are the major exclusions under this plan?**

   i) **<u>Suicide</u>**

   If the life insured, while sane or insane, commits suicide within 1 year from the policy issue date, Our liability shall be limited to refund of the premium received, without interest.

   ii) On death and TPD due to non-accidental cause within 1 year from the policy issue date, the death benefit or TPD benefit payable is, refund of the premium received, without interest.

   iii) For Accidental and TPD benefit, no benefit is payable on occurrence of the following direct or indirect events or conditions:

   a) Intentional self-inflicted injury or death, suicide or attempted suicide, while sane or insane;

   b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;

   c) Participation in dangerous or hazardous sports or activities, flying or taking part in any form of aerial activities (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline);

   d) Consumption of alcohol, or non-prescribed or illegal drugs or narcotics; or

   e) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

   Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions.

7. **Can I cancel my policy?**

   If the written cancellation notice is received after 15-day free look period, there will be no refund of premiums and no surrender value payable under the policy.

   For request of cancellation of principal life insured's policy under a family package, We shall terminate all the policies under the family package with no refund of premium and no surrender value payable.

8. **What do I need to do if there are changes to my contact details?**

   It is important that you inform Us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you in a timely manner. Please e-mail at info@etiqa.com.my, or by calling Etiqa Oneline at 1300-13-8888.

9. **Where can I get further information?**

   If you have any enquiries, or require further information, please contact Etiqa Oneline by calling 1300-13-8888, or write to Etiqa Life Insurance Berhad (201701025113), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or visit www.etiqa.com.my. Etiqa Life Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. **Other similar types of cover available.**

    Please refer to Our website at www.etiqa.com.my for other similar types of cover available.

The information provided in this Product Disclosure Sheet is valid as at \<issue date\>